UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF OKLAHOMA



JAN 0 2 2003

IN RE:)
DOLORES M. SMITH,) MICHAEL L. WILLIAM: U.S. BANKRUPTCY NORTHERN DISTRICT OF
Debtor) Case No. 02-02431-R
FIRST USA BANK, N.A.,) Chapter 7
Plaintiff	
v.) Adv. Proc. No. 02-0182-R
DOLORES M. SMITH,)
Defendant))

STIPULATED JUDGMENT

NOW, on this 2 day of ______, 2002 the captioned matter comes before the Court. The parties announce to the Court that they have reached a full and complete settlement of all issues herein and request entry of the following stipulated judgment.

IT IS THEREFORE ORDERED, ADJUDGED AND DECREED that the indebtedness owed to the plaintiff First USA Bank, N.A. by the defendant Dolores M. Smith in the amount of \$3,501.50 be, and it is hereby, declared non-dischargeable.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the plaintiff First USA Bank, N.A. be, and it is hereby, granted judgment against the defendant Dolores M. Smith in the amount of \$3,501.50, without interest, provided the payments are made in conformity with this judgment; provided, however, that if payments are not made in conformity with this judgment, then the unpaid judgment amount shall accrue interest at the statutory rate from the date hereof until paid.

IT IS FURTHER ORDERED, ADJUDGED AND DECREED that the defendant Dolores M. Smith be, and he is hereby, granted a stay of execution conditioned upon the payment to plaintiff First USA Bank, N.A. at the address shown below of twenty consecutive monthly installments of \$25.00 beginning January 1, 2003 and continuing on the first day of each month thereafter, for a total of \$500.00. Should the defendant Dolores M. Smith timely make each such payment, then this judgment shall be satisfied. In the event the defendant Dolores M. Smith defaults upon any such payment by more than ten days, then interest shall accrue on the entire unpaid balance as set forth above and, further, plaintiff First USA Bank, N.A. may execute upon this judgment until the same is satisfied.

Hon. Dana L. Rasure

United States Bankruptcy Judge

APPROVED AS TO FORM AND SUBSTANCE:

Stephen E. Schneider, OBA#7970 Attorney for Plaintiff First USA Bank, N.A.

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Account No. 4417-1280-3020-8597

n. Smith

1-800-349-3739

Dolores M. Smith

Defendant

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Bixby, OK 74008